



# Profiles and Trends of the Uninsured in Rhode Island:

## Characteristics of Uninsured Working-Age Adults in Rhode Island, 1996-2002

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Prepared by Jane Griffin, MPH  
RI Medicaid Research and Evaluation Project

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# Profiles and Trends of the Uninsured in Rhode Island 1996 - 2002

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## PROFILES AND TRENDS OF THE UNINSURED IN RHODE ISLAND 1996-2000

### Background

This fourth annual report on the uninsured in Rhode Island (RI) is produced to both describe changes in who is uninsured in RI and to trend characteristics of uninsured working aged Rhode Islanders over time. This report updates Profiles and Trends of the Uninsured in Rhode Island 1996-2001<sup>1</sup> with 2002 data. Lack of health insurance is an important health indicator to monitor because not having health insurance means people do not get preventive care, are diagnosed at more advanced disease stages, receive less therapeutic care for their diseases and have higher mortality rates.<sup>2</sup>

In 2002 the proportion of the United States population without health insurance rose for the second year in a row, from 14.6% to 15.2%.<sup>3</sup> Rhode Island rates mirrored this upward trend going from uninsurance rates of 7.7% to uninsurance rates of 9.8%. Although Rhode Island still remains among the three states with the lowest proportion of uninsured people it is one of only eighteen states with a statistically significant rise in the uninsurance rate from 2000 to 2002.<sup>3,4</sup>

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<sup>1</sup> Griffin J, Profiles and Trends of the Uninsured in Rhode Island: Characteristics of Uninsured Working-Age Adults in Rhode Island 1996-2001, RI Medicaid Research and Evaluation Project, 2003.

<sup>2</sup> The Kaiser Commission on Medicaid and the Uninsured, Access to Care for the Uninsured: An Update, 2003

<sup>3</sup> US Census Bureau, Health Insurance Coverage in the United States: 2002 Current population Reports P60-223, 2003

<sup>4</sup> Hesser J., Buechner J, Health Coverage in Rhode Island 2002 RI Median & Health, 2003

## **Data Sources**

The data sources used for this report are the annual Current Population Survey (CPS) 1995-2002 conducted by the US Census Bureau, Rhode Island sample, and the annual Behavioral Risk Factor Surveillance System (BRFSS) 1996-2002 conducted by the Rhode Island Department of Health.

The 2002 CPS is a random sample phone survey of 1,620 Rhode Island households. CPS collects data on type of health insurance for specific age and income groups. The definition of uninsured on the CPS is uninsured for the entire year.

The 2002 BRFSS is an annual random sample of 3,843 Rhode Island households. It is an in depth phone survey that collects demographic characteristics, health access measures, as well as employment and income information on working-age Rhode Islanders. The definition of uninsured on the BRFSS is uninsured at the time of the phone survey.

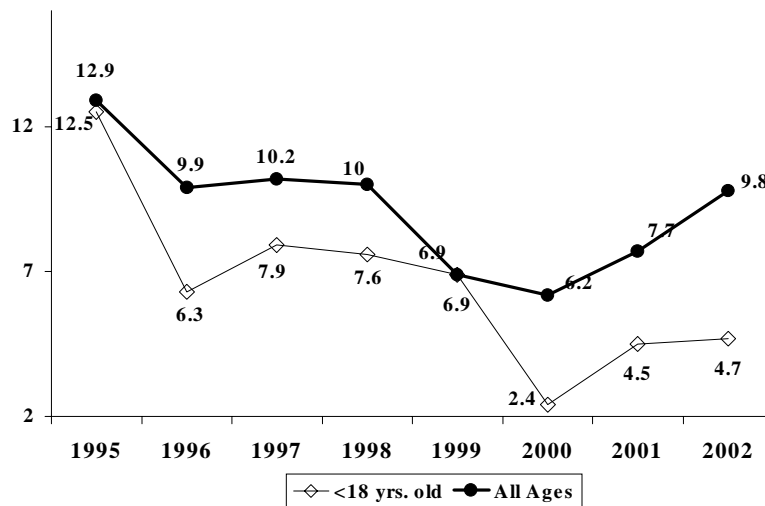
These two data sources are used because they ask the same questions every year and provide stable indicators which can be used to measure the effectiveness of state programs in reaching the uninsured. It is expected that the CPS will produce lower uninsurance rates since the respondent needs to be without health coverage for the entire year.

## Uninsurance Rates by Age

Figure 1 shows that in 2000 Rhode Island had the lowest uninsurance rate in the country for both children and the total population. However, in the last two years this rate has risen for both groups. Since 2000, when the proportion of all Rhode Islanders without insurance was 5.9%, the uninsurance rate has risen to 9.8%. From 2000-2002 the number of uninsured Rhode Islanders increased 66% from 61,850 to 102,735.

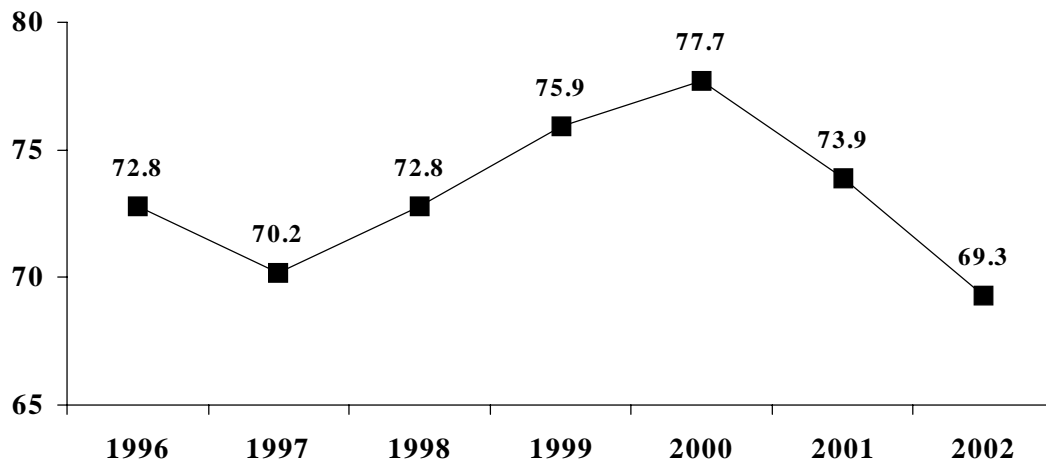
From 1995 to 2002 the uninsurance rate for RI children less than 18 years old has decreased from 12.5% to 4.7%. Unlike older Rhode Islanders, children did not see a rise in the proportion of uninsured from 2001 to 2002. The proportion of uninsured children remained virtually the same at 4.5% in 2001 and 4.7% in 2002. Figure 1 shows that the population of uninsured children has consistently been below the statewide rate.

Figure 1  
**Percent Uninsured Rhode Islanders by Age Group**  
1995-2002



Data Source: Medicaid Research and Evaluation Project; RI Access Project  
US Bureau of the Census, Current Population Surveys 1995-2002 (September estimate, 2003)

Figure 2  
**Percent of Rhode Islanders <65 Years Old with  
Employer Based Health Insurance**  
1996-2002



Data Source: Medicaid Research and Evaluation Project; RI Access Project  
US Bureau of the Census, Current Population Surveys 1995-2002 (September estimate, 2003)

### **Decline In Employer Based Coverage**

Similar to the rest of the country Rhode Island's decrease in insurance coverage in 2002 was due to a decline in employer based insurance.<sup>5</sup> Figure 2 above shows that since 2000 the proportion of Rhode Islanders with employer based coverage has dropped from 77.7% to 69.3%. This represents 75,257 Rhode Islanders who lost employer based health insurance from 2000 to 2002. Of those 75,257 Rhode Islanders 55% enrolled in Medicaid and 45% remained uninsured.

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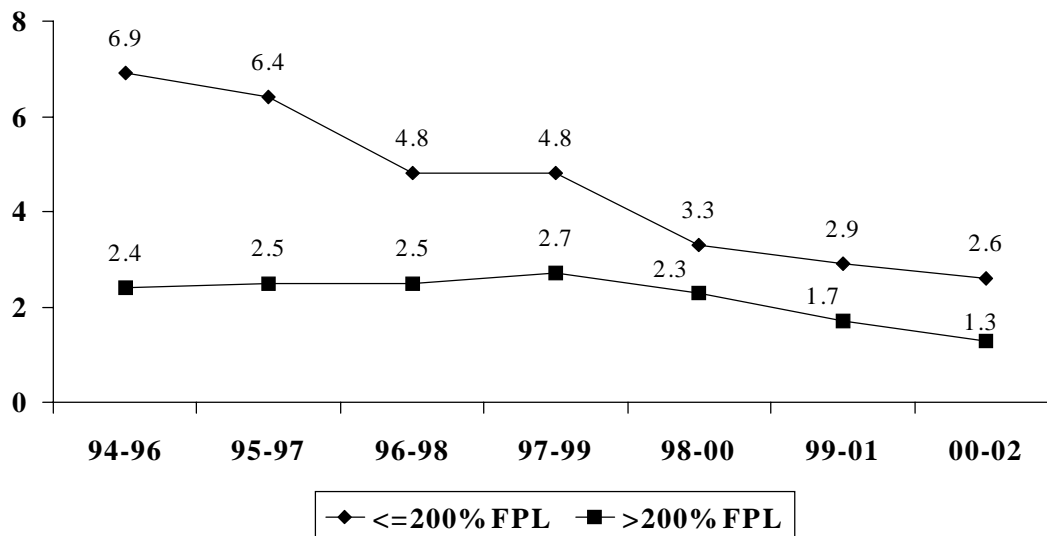
<sup>5</sup> US Census Bureau, Health Insurance Coverage in the United States: 2002 Current population Reports P60-223, 2003

## Uninsured Rhode Island Children by Poverty Level

Figure 3 shows the steady decline of the proportion of children who are uninsured from the mid 1990s to early 2000s. These three year averages show the success of the RItE Care program at providing health insurance for low income children and reducing the number of uninsured children.

Low income children make up the majority of all uninsured children. However this distribution is changing. In the mid 1990s (94-96) low income children made up 74% of all uninsured children whereas in the early 2000s (00-02) low income children made up 67% of uninsured children.

Figure 3  
**Percent Uninsured Rhode Island Children**  
< 18 Years Old by Poverty Level 1994-2002  
3 year average



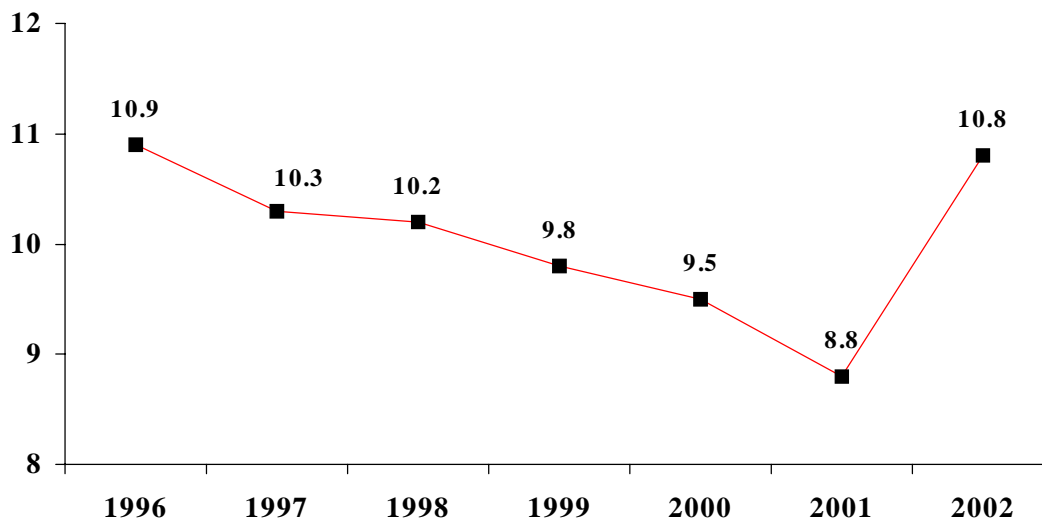
Data Source: US Bureau of Census , Current Population Surveys 1994-2002 – 3 year averages (September estimates, 2003)



## Trends in Uninsured Rhode Islanders

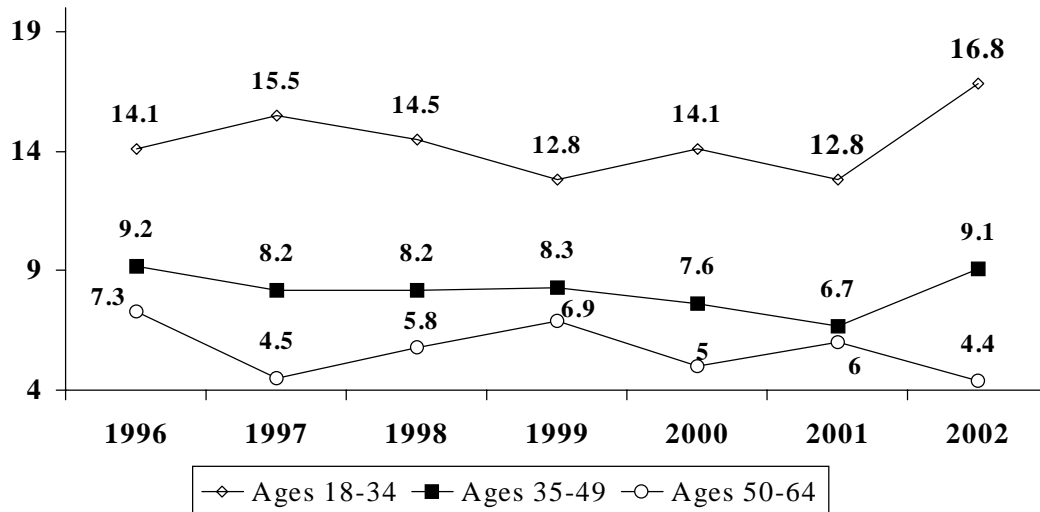
Figure 4 shows that after making a steady decline for six years the proportion of uninsured working-age Rhode Islanders rose from 8.8% to 10.8% in one year and erased a six year decline. The graphs on the next few pages will show that this rise in uninsurance is seen across all Rhode Island groups regardless of age, sex, family type, income level or employment group.

Figure 4  
**Percent Uninsured Rhode Islanders**  
Ages 18-64 – 1996-2002



Data Source: Medicaid Research and Evaluation Project; RI Access Project  
Behavioral Risk Factor Surveillance System 1996-2002, RI Department of Health

Figure 5  
**Percent Uninsured Rhode Islanders by Age Group**  
 Ages 18-64 – 1996-2002



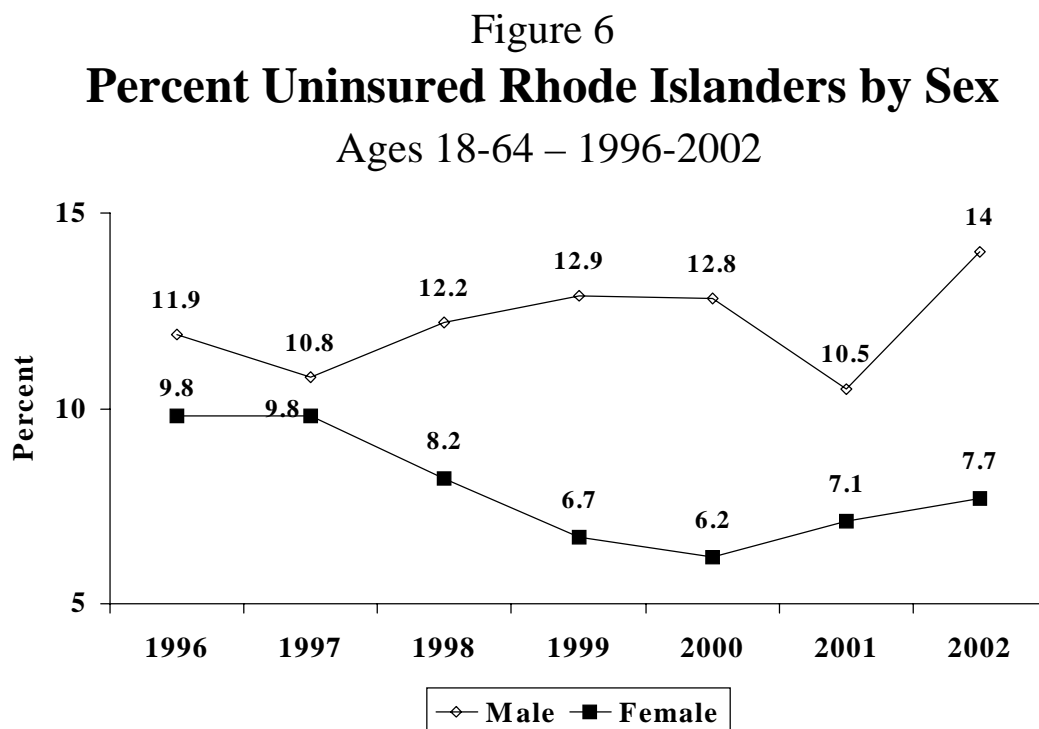
Data Source: Medicaid Research and Evaluation Project; RI Access Project  
 Behavioral Risk Factor Surveillance System 1996-2002, RI Department of Health

## Age

Young working-age Rhode Islanders continue to have the highest rates of uninsured. In 2002 16.8% of Rhode Islanders ages 18-34 did not have health insurance. This rate is the highest in seven years and is 4 times higher than uninsurance among older working-age Rhode Islanders (4.4% versus 16.8%). After a steady decline in lack of insurance, middle aged Rhode Islanders ages 35-49 saw a significant rise in 2002 from 6.7% to 9.1%.

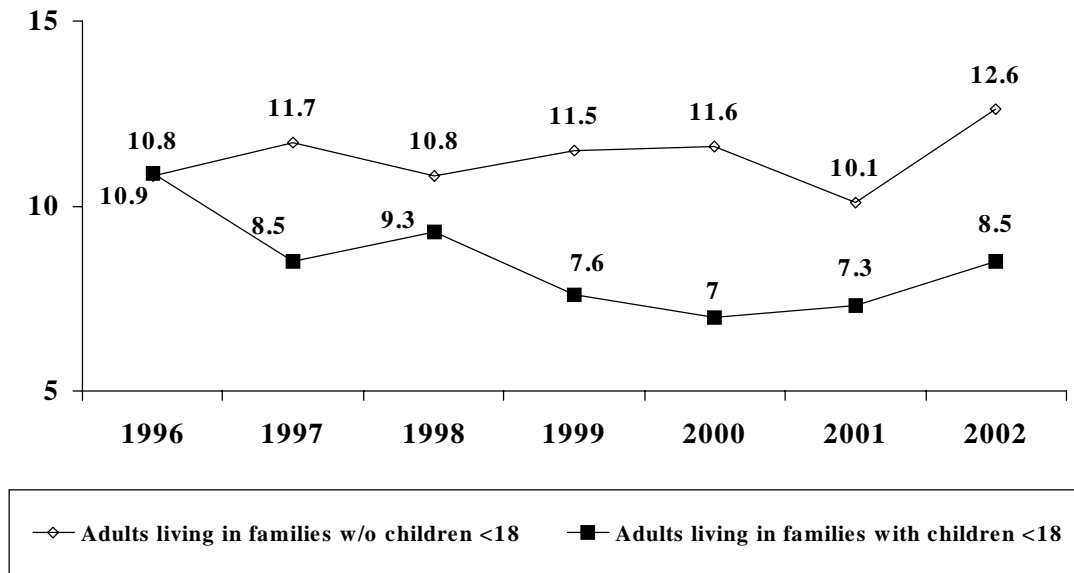
## Sex

Men not only saw a significant rise in the proportion of uninsured from 10.5% in 2001 to 14% in 2002, but also experienced the highest rate of uninsurance ever since 1996. Figure 6 shows that after narrowing the gender gap in 2001 men are once again twice as likely as women to be uninsured in 2002. Women also experienced a rise in the proportion of uninsured for the second year in a row.



Data Source: Medicaid Research and Evaluation Project; RI Access Project  
Behavioral Risk Factor Surveillance System 1996-2002, RI Department of Health

Figure 7  
**Percent Uninsured Rhode Islanders by Family Composition**  
 Ages 18-64 – 1996-2002



Data Source: Medicaid Research and Evaluation Project; RI Access Project  
 Behavioral Risk Factor Surveillance System 1996-2002, RI Department of Health

### Family Composition

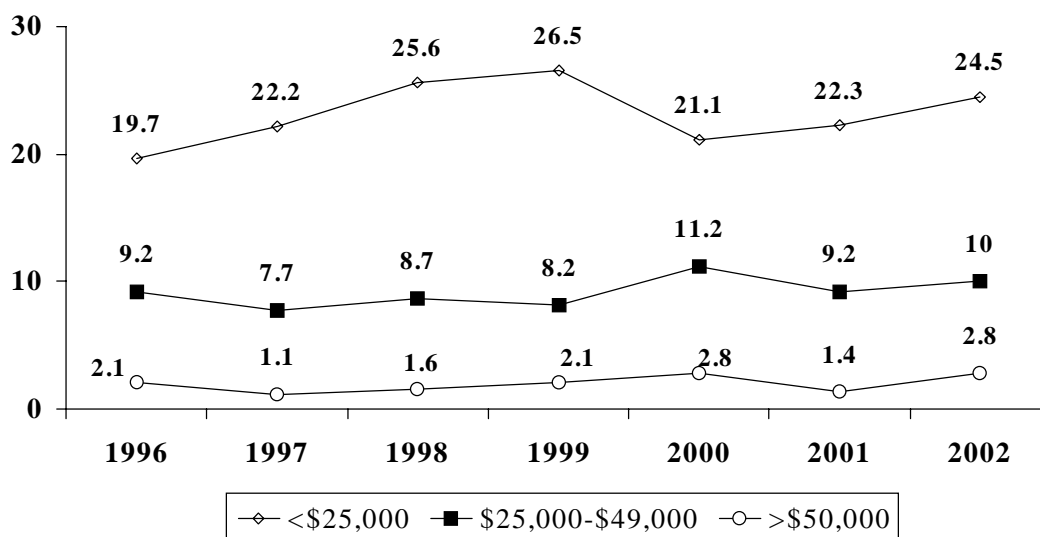
The number of uninsured Rhode Islanders increased in both households with and without children. Figure 7 shows that the rate of uninsurance in households without children rose 25% from 10.1% in 2001 to 12.6% in 2002.

In families with children, the proportion of uninsured increased 16% from 7.3% to 8.5%.

## Income

Figure 8 shows that uninsurance rates rose slightly across all income groups. Low income Rhode Islanders continue to have the highest proportion of uninsured. One in four low income working age Rhode Islanders are uninsured. Members of Rhode Island households with income less than \$25,000 are 2.5 times more likely to be uninsured than middle income households with incomes between \$25,000 and \$50,000.

Figure 8  
**Percent Uninsured Rhode Islanders by Income Level**  
Ages 18-64 – 1996-2002

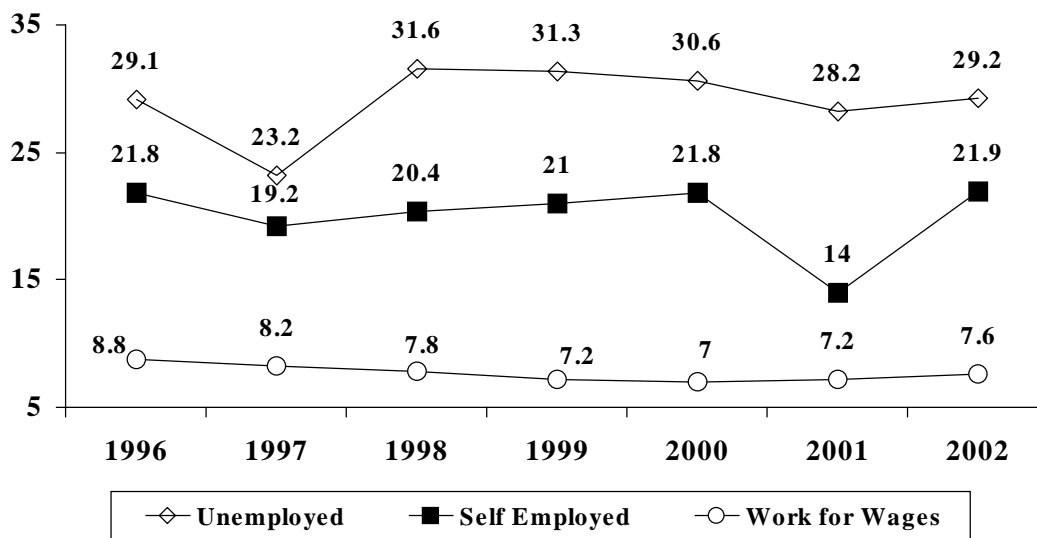


Data Source: Medicaid Research and Evaluation Project; RI Access Project  
Behavioral Risk Factor Surveillance System 1996-2002, RI Department of Health

## Employment

Unemployment is the single characteristic most associated with being uninsured. Twenty-nine percent of unemployed Rhode Islanders are uninsured. Figure 9 shows that unemployed Rhode Islanders are over 4 times more likely to be uninsured than Rhode Islanders who work for wages. Only 7.6% of Rhode Islanders who work for wages are uninsured. Self employed individuals also have a high proportion of uninsured. Twenty-two percent of Rhode Islanders who are self employed lack health insurance.

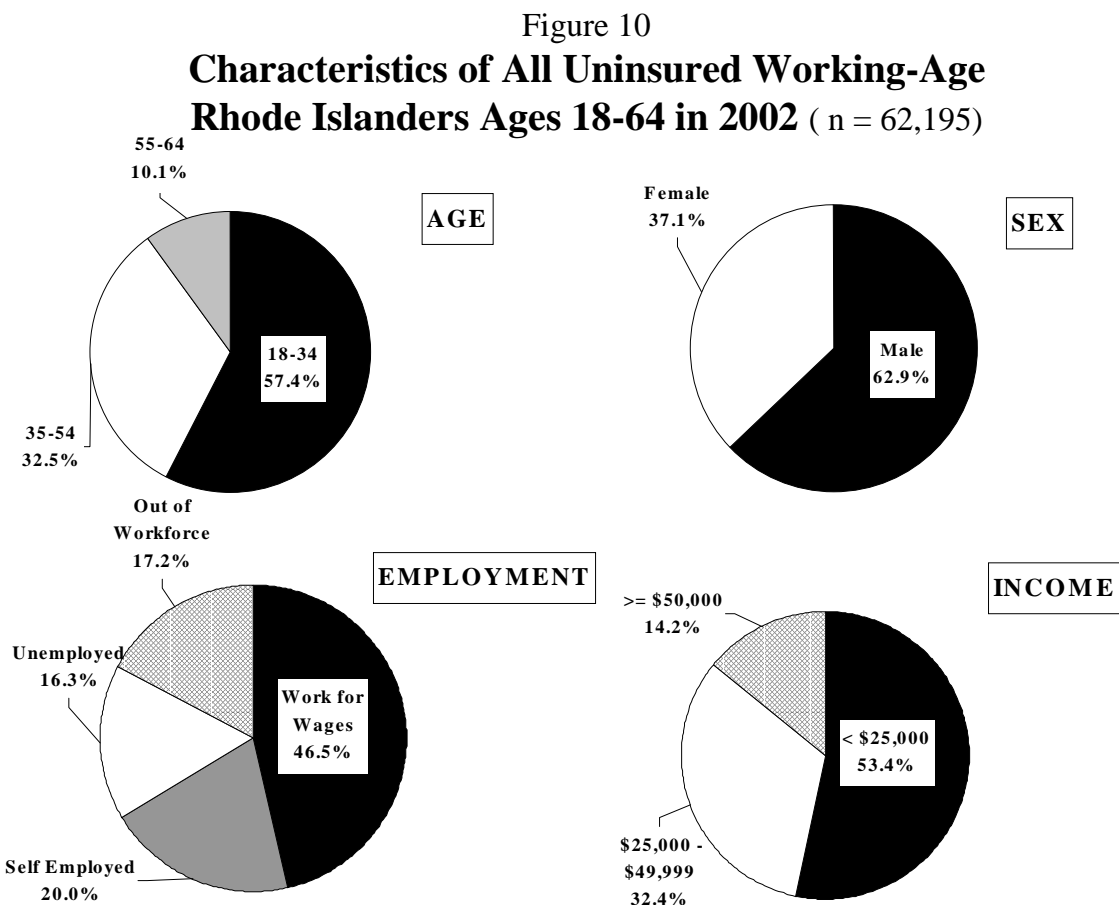
Figure 9  
**Percent Uninsured Rhode Islanders by Employment Status**  
Ages 18-64 – 1996-2002



Data Source: Medicaid Research and Evaluation Project; RI Access Project  
Behavioral Risk Factor Surveillance System 1996-2002, RI Department of Health

## Characteristics of Uninsured Working-Age Rhode Islanders in 2002

Figure 10 displays the characteristics of the 62,195 uninsured working-age Rhode Islanders in 2002. The majority are young. Fifty seven percent (57.4%) are 18-34. Most of them are men (62.9%). Sixty seven percent (66.5%) are employed and fifty three percent (53.4%) live in households making less than \$25,000 a year.



Data Source: Medicaid Research and Evaluation Project; RI Access Project  
Behavioral Risk Factor Surveillance System 1996-2002, RI Department of Health